

**Information to identify the case:**

Debtor 1	<u>Jason Robert Silverstein</u>	Social Security number or ITIN	xxx-xx-9932
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-26729-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Robert Silverstein

5/26/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jason Robert Silverstein  
Debtor

Case No. 16-26729-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 26, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	Jason Robert Silverstein, 11 Winchester Dr, Toms River, NJ 08753-2221
aty	+ Denise Horner, 975 Hooper Avenue, Toms River, NJ 08753-8320
516367800	Apex Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
516367808	Coachella Valley Path Assoc., 5700 Southwyck Blvd, Toledo, OH 43614-1509
516367809	Community EMA, PO Box 417442, Boston, MA 02241-7442
516367810	Community EMA, PO Box 6081, Parsippany, NJ 07054-7081
516367815	Credit First/Cfna, BK13 Credit Operations, Cleveland, OH 44181
516367817	Eisenhower Medical Center, PO Box 3495, Toledo, OH 43607-0495
516367818	Eisenhower Medical Center, 39000 Bob Hope Dr, Rancho Mirage, CA 92270-3221
516367820	F.H. Cann & Associates, Inc., 1600 Osgood St Ste 20-2, North Andover, MA 01845-1048
516537281	+ Kartn M Tatulli, 189 Alligator Dr., Toms River, NJ 08753-2301
516367824	Medical Radiology Group PA, PO Box 11268, Lancaster, PA 17605-1268
516367828	Neal M. Ruben, Esq., 179 Avenue at the Cmn Ste 210, Shrewsbury, NJ 07702-4804
516367832	Radiology Physicians at Community, 99 Route 37 W, Toms River, NJ 08755-6423
516367834	Squire Village Community Assoc, 1358 Hooper Ave, Toms River, NJ 08753-2882

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 26 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 26 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516367800	^ MEBN	May 26 2022 20:39:13	Apex Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
516367802	EDI: TSYS2	May 27 2022 00:38:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
516367801	EDI: TSYS2	May 27 2022 00:38:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516367806	EDI: CAPITALONE.COM	May 27 2022 00:38:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516367803	EDI: CAPIO.COM	May 27 2022 00:38:00	Capio Partners LLC, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
516367804	Email/Text: cms-bk@cms-collect.com	May 26 2022 20:41:00	Capital Management Services, LP, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
516367805	EDI: CAPITALONE.COM	May 27 2022 00:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516410753	EDI: CAPITALONE.COM	May 27 2022 00:38:00	Capital One Bank (USA), N.A., PO Box 71083,

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			Charlotte, NC 28272-1083
516367807	+ Email/Text: mediamanagers@clientservices.com	May 26 2022 20:41:00	Client Services, INC, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
516367811	Email/Text: ebn@rwjbh.org	May 26 2022 20:42:00	Community Medical Center, PO Box 29969, New York, NY 10087-9969
516367812	Email/Text: commonwealth@ebn.phinsolutions.com	May 26 2022 20:41:00	Comnwlth Fin, 245 Main St, Dickson City, PA 18519-1641
516367813	+ EDI: CRFRSTNA.COM	May 27 2022 00:38:00	Credit First N A, 6275 Eastland Rd, Brook Park, OH 44142-1399
516367814	EDI: CRFRSTNA.COM	May 27 2022 00:38:00	Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
516367816	Email/PDF: creditonebknotifications@resurgent.com	May 26 2022 20:45:15	Credit One Bank N.A., PO Box 60500, City of Industry, CA 91716-0500
516367819	Email/Text: bknotice@ercbpo.com	May 26 2022 20:41:00	Enhanced Recovery Company LLC, PO Box 23870, Jacksonville, FL 32241-3870
516367821	Email/Text: data_processing@fin-rec.com	May 26 2022 20:41:00	Financial Recoveries SErVICES, PO Box 385908, Minneapolis, MN 55438-5908
516367822	Email/Text: RMOpsSupport@alorica.com	May 26 2022 20:41:00	Global Receivables Sol, 2703 N US Highway 75, Sherman, TX 75090-2567
516367823	Email/Text: camanagement@mtb.com	May 26 2022 20:41:00	M & T Bank, PO Box 619063, Dallas, TX 75261-9063
518646162	Email/Text: camanagement@mtb.com	May 26 2022 20:41:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
518646163	Email/Text: camanagement@mtb.com	May 26 2022 20:41:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
516537739	Email/PDF: MerrickBKNotifications@Resurgent.com	May 26 2022 20:45:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516521665	+ Email/Text: bankruptcydpt@mcmcg.com	May 26 2022 20:41:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516367825	Email/PDF: MerrickBKNotifications@Resurgent.com	May 26 2022 20:45:13	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516367826	Email/PDF: MerrickBKNotifications@Resurgent.com	May 26 2022 20:45:13	Merrick Bank/Geico Card, PO Box 23356, Pittsburgh, PA 15222-6356
516367827	+ Email/Text: bankruptcydpt@mcmcg.com	May 26 2022 20:41:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
516367829	Email/Text: collectionbankruptcy@oceanfirst.com	May 26 2022 20:42:00	Ocean First Bank, 975 Hooper Ave, Toms River, NJ 08753-8320
516367830	Email/Text: collectionbankruptcy@oceanfirst.com	May 26 2022 20:42:00	Oceanfirst Bank, 975 Hooper Ave, Toms River, NJ 08753-8320
516597540	EDI: PRA.COM	May 27 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516367831	Email/Text: signed.order@pfwattorneys.com	May 26 2022 20:41:00	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516367833	+ Email/Text: bankruptcy@senexco.com	May 26 2022 20:41:00	Senex Services Corp, 3333 Founders Rd, Indianapolis, IN 46268-4932
516367835	Email/Text: bankruptcydepartment@tsico.com	May 26 2022 20:42:00	Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
MaryBeth Schroeder	on behalf of Debtor Jason Robert Silverstein marybeth@schroederm-b-law.com
Melissa N. Licker	on behalf of Creditor M&T Bank mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor M&T Bank phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 7